

Information to identify the case:

Debtor 1	Daniel C. Lujetic	Social Security number or ITIN	xxx-xx-5395
	First Name Middle Name Last Name	EIN	-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number:	18-24201-JAD		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Daniel C. Lujetic

2/6/24

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Daniel C. Lujetic
Debtor

Case No. 18-24201-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Feb 06, 2024

User: auto
Form ID: 3180W

Page 1 of 3
Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 08, 2024:

Recip ID	Recipient Name and Address
db	+ Daniel C. Lujetic, 1608 Homestead Duquesne Road, West Mifflin, PA 15122-3841
cr	Advantage on behalf of Department of Education Lo, PO BOX 300001, GREENVILLE, TX 75403-3001
sp	+ Beth Tibbott, Tibbott & Richardson P.C., 1040 Fifth Ave., Fourth Floor, Pittsburgh, PA 15219-6220
14948685	Department of Education/Navient, P.O. Box 9500, Wilkes Barre, PA 18773-9500
14951363	+ Deutsche Bank National Trust Co., et al..., c/o TIAA, FSB d/b/a TIAA Bank f/k/a Ever, 301 West Bay Street, Jacksonville, FL 32202-5184
14939273	+ Katherine Wolfe, Shapiro and DeNardo, 3600 Horizon Dr.- Suite 150, King of Prussia, PA 19406-4702
14948690	+ Sunoco, PO Box 183062, Columbus, OH 43218-3062
14939274	+ TIAA Bank, 301 West Bay St, Jacksonville, FL 32202-5147
14974728	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000 Raleigh, NC 27605

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Feb 07 2024 05:07:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 07 2024 00:26:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Feb 07 2024 05:07:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 07 2024 00:26:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
14948682	+ Email/Text: bncnotifications@phea.org	Feb 07 2024 00:24:00	AES/Sun Trust, P.O. 61047, Harrisburg, PA 17106-1047
14948683	Email/PDF: bncnotices@becket-lee.com	Feb 07 2024 00:22:56	American Express, PO Box 981537, El Paso, TX 79998-1537
14965619	Email/PDF: bncnotices@becket-lee.com	Feb 07 2024 00:49:47	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14948684	EDI: CAPITALONE.COM	Feb 07 2024 05:07:00	Capital One, PO Box 71083, Charlotte, NC 28272-1083
14941639	+ Email/Text: bankruptcy@capvs.com	Feb 07 2024 00:26:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
15127045	Email/Text: ECMCBKNotices@ecmc.org	Feb 07 2024 00:25:00	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
14948686	Email/Text: collecadminbankruptcy@fnni.com	Feb 07 2024 00:24:00	First National Bank of Omaha, PO Box 2557, Omaha, NE 68103-2557
14948688	Email/Text: BNSFS@capitalsvcs.com		

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		Feb 07 2024 00:24:00	First Savings Credit Card, P.O. Box 5019, Sioux Falls, SD 57117-5019
14948687	EDI: AMINFOFP.COM		
		Feb 07 2024 05:07:00	First Premiere Bank, PO Box 5529, Sioux Falls, SD 57117-5529
15362084	+ Email/Text: LC-Bankruptcy-RF@loancare.net		
		Feb 07 2024 00:24:00	LoanCare, LLC, P.O. Box 8068, Virginia Beach, VA 23450-8068
14973307	+ Email/Text: bankruptcydpt@mcmcg.com		
		Feb 07 2024 00:26:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14983735	EDI: MAXMSAIDV		
		Feb 07 2024 05:07:00	Navient Solutions, LLC. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
14967001	+ Email/Text: bncnotifications@pheaa.org		
		Feb 07 2024 00:24:00	PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
15511375	Email/Text: Bankruptcy.Notices@pnc.com		
		Feb 07 2024 00:24:00	PNC Bank, National Association, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342
14973818	EDI: PRA.COM		
		Feb 07 2024 05:07:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14939784	+ EDI: PRA.COM		
		Feb 07 2024 05:07:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14969712	+ Email/PDF: resurgentbknofications@resurgent.com		
		Feb 07 2024 00:22:56	PYOD, LLC, Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
14963539	+ Email/Text: ebnpeoples@grblaw.com		
		Feb 07 2024 00:24:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14954862	+ EDI: JEFFERSONCAP.COM		
		Feb 07 2024 05:07:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
14948691	EDI: SYNC		
		Feb 07 2024 05:07:00	SYNCB/Wal-Mart, PO Box 965024, Orlando, FL 32896-5024
14976616	Email/Text: bankruptcy@unifund.com		
		Feb 07 2024 00:24:00	Unifund CCR, 10625 Techwoods Circle, Cincinnati, OH 45242
14964382	Email/Text: BNCnotices@dcmsservices.com		
		Feb 07 2024 00:25:00	UPMC Health Services, PO Box 1123, Minneapolis MN 55440-1123
14939275	EDI: WFFC		
		Feb 07 2024 05:07:00	Wells Fargo Dealer Services, P.O. Box 25341, Santa Ana, CA 92799-5341

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC Bank, National Association
cr		TIAA, FSB
cr		TIAA, FSB d/b/a TIAA Bank f/k/a EverBank et al.
cr	*	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14948689	*+	Katherine Wolfe, Shapiro and DeNardo, 3600 Horizon Dr.- Suite 150, King of Prussia, PA 19406-4702
14948692	*+	TIAA Bank, 301 West Bay St, Jacksonville, FL 32202-5147
14948693	*	Wells Fargo Dealer Services, P.O. Box 25341, Santa Ana, CA 92799-5341

TOTAL: 3 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

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NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 08, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 6, 2024 at the address(es) listed below:

Name	Email Address
Christopher A. DeNardo	on behalf of Creditor TIAA FSB logsecf@logs.com
Denise Carlon	on behalf of Creditor PNC Bank National Association dcarlon@kmlawgroup.com
Kevin Scott Frankel	on behalf of Creditor TIAA FSB d/b/a TIAA Bank f/k/a EverBank et al. pabk@logs.com, logsecf@logs.com
Kristen D. Little	on behalf of Creditor TIAA FSB d/b/a TIAA Bank f/k/a EverBank et al. KRLITTLE@FIRSTAM.COM
Kristen D. Little	on behalf of Creditor TIAA FSB KRLITTLE@FIRSTAM.COM
Lauren M. Lamb	on behalf of Debtor Daniel C. Lujetic julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;jsmith@steidl-steinberg.com;LambLR53037@notify.bestcase.com; rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 9